

cc: Maureen Laughan

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March 8, 2001

Charles & Tracy Hill
P.O. Box 450 - San Carlos
Sonora 85506 Mexico

Re: Bankruptcy Case No. 97-14228

Dear Mr. & Mrs. Hill:

I am in receipt of your letter dated February 28, 2001. A review of the applicable Federal Rules of Civil Procedure confirms your position. By simply mailing the complaint to your address in Mexico, without a signature of its receipt, you were in fact never properly served with the Trustee's complaint against you. Accordingly, I am taking immediate action to have the default judgment entered against you vacated. Additionally, I will ensure that any judgment liens recorded in Maricopa County or elsewhere are removed.

Should you have any further questions, please feel free to contact me at your convenience.

Sincerely,



Brent Galligan

BG:dr